

EXHIBIT 1: 2021 MARYLAND, ACA, INDIVIDUAL NON-MEDIGAP (INM) MARKET
RATE FILING SUMMARY

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1	2	3	4	6	7	8	9	11	15	16	18	21	22	23	24	
					Approved 2019	Approved 2020	Filed by Carrier 05/01/20	OCA Approved 2021		Filed 05/01/20	Approved 2021	Approved vs. Filed 5/1	Approved vs. Filed 5/1	Approved vs. 2020	Approved vs. 2020	
	Legal Entity	Coverage Type	Actual Members On & Off Exchange 06/30/19	Actual Members On & Off Exchange 06/30/20	06/30/20 Share	Average Rate Increase*	Average Rate Increase*	Average Rate Increase	Average Rate Increase*	Illustrative** Individual Monthly Premium	Illustrative** Filed Monthly Premium	Illustrative** Monthly Premium	\$ Δ/ Change	% Δ/ Change	\$ Δ/ Change	% Δ/ Change
1	CareFirst BlueChoice, Inc.	HMO	108,772	135,515	63.7%	-17.0%	-14.7%	-1.1%	-11.9%	\$341	\$351	\$313	(\$38)	-10.8%	(\$28)	-8.2%
2	CF GHMSI	PPO	4,250	4,415	2.1%	-11.1%	-1.4%	-12.0%	-17.1%	\$627	\$543	\$511	(\$32)	-5.9%	(\$116)	-18.4%
3	CF CFMI	PPO	7,302	7,521	3.5%	-11.1%	-1.4%	-12.0%	-17.1%	\$627	\$543	\$511	(\$32)	-5.9%	(\$116)	-18.4%
4	Optimum Choice	HMO	0	0	0.0%	N/A	N/A			N/A	\$380	\$344	(\$36)	-9.4%		
5	Kaiser	HMO	70,085	65,132	30.6%	-7.4%	-5.0%	-11.0%	-11.0%	\$335	\$294	\$294	\$0	0.0%	(\$41)	-12.2%
	TOTAL		190,409	212,583	100.0%	-13.2%	-10.3%	-4.8%	-11.9%	\$355	\$344	\$318	(\$26)	-7.6%	(\$37)	-10.4%
	<u>SUBTOTAL (By Insurer)</u>															
1	CareFirst		120,324	147,451	69%	-16.4%	-13.4%	-2.0%	-12.3%	\$364	\$367	\$329	(\$38)	-10.2%	(\$35)	-9.6%
2	Optimum Choice		0	0	0%	N/A	N/A	0.0%	0.0%	N/A	\$380	\$344	(\$36)	-9.4%		
3	Kaiser		70,085	65,132	31%	-7.4%	-5.0%	-11.0%	-11.0%	\$335	\$294	\$294	\$0	0.0%	(\$41)	-12.2%
	TOTAL		190,409	212,583	100%	-13.2%	-10.3%	-4.8%	-11.9%	\$355	\$344	\$318	(\$26)	-7.6%	(\$37)	-10.4%
	<u>SUBTOTAL (By Coverage Type)</u>															
1	HMO		178,857	200,647	94%	-13.3%	-10.9%	-4.3%	-11.6%	\$339	\$332	\$307	(\$26)	-7.7%	(\$32)	-9.5%
2	PPO		11,552	11,936	6%	-11.1%	-1.4%	-12.0%	-17.1%	\$627	\$543	\$511	(\$32)	-5.9%	(\$116)	-18.4%
	TOTAL		190,409	212,583	100%	-13.2%	-10.3%	-4.8%	-11.9%	\$355	\$344	\$318	(\$26)	-7.6%	(\$37)	-10.4%

* Weighted averages for prior years may not match due to changes in enrollment.

** Before any "Advance Premium Tax Credit" (APTC) subsidy, lowest-cost Silver plan, Metro Baltimore region, Off-Exchange, 40-year-old.

Will not match overall increase since increases vary by metal.